

Exhibit D

PROSPECTUS SUPPLEMENT

(To Base Prospectus dated June 26, 2007)

\$439,552,424
(Approximate)

Bear Stearns Asset Backed Securities I Trust 2007-AC5
Issuing Entity

Asset-Backed Certificates, Series 2007-AC5

EMC Mortgage Corporation
Sponsor and Master Servicer

Bear Stearns Asset Backed Securities I LLC
Depositor

The issuing entity is offering the following classes of certificates pursuant to this prospectus supplement and the base prospectus:

Consider carefully the risk factors beginning on page S-15 in this prospectus supplement and on page 6 in the base prospectus.

The certificates represent obligations of the issuing entity only and do not represent an interest in or obligation of Bear Stearns Asset Backed Securities I LLC, EMC Mortgage Corporation, Wells Fargo Bank, National Association or any of their affiliates.

This prospectus supplement may be used to offer and sell the offered certificates only if accompanied by the base prospectus.

Class	Original Certificate Principal Balance ⁽³⁾	Pass-Through Rate	Class	Original Certificate Principal Balance ⁽³⁾	Pass-Through Rate
Class A-1	\$ 141,766,000	6.000%	Class X	Notional ⁽⁴⁾	⁽²⁾
Class A-2	\$ 20,856,000	6.000%	Class B-1	\$ 13,947,000	⁽²⁾
Class A-3	\$ 15,305,000	6.000%	Class B-2	\$ 7,873,000	⁽²⁾
Class A-4	\$ 2,764,000	6.000%	Class B-3	\$ 4,949,000	⁽²⁾
Class A-5	\$ 226,630,000	⁽¹⁾	Class R-1	\$ 50	⁽⁵⁾
Class A-6	Notional ⁽⁴⁾	⁽¹⁾	Class R-2	\$ 50	⁽⁵⁾
Class A-7	\$ 4,425,000	⁽¹⁾	Class R-3	\$ 50	⁽⁵⁾
Class PO	\$ 1,037,274	⁽⁵⁾			

- (1) The pass-through rates on these classes of certificates are adjustable rates as described under "Summary—Description of the Certificates—Pass-Through Rates" in this prospectus supplement.
- (2) The pass-through rates on these classes of certificates are variable rates as described under "Summary—Description of the Certificates—Pass-Through Rates" in this prospectus supplement.
- (3) Approximate. The initial certificate principal balance of each class is subject to a variance of plus or minus 5%.
- (4) Notional Certificates. The Class A-6 Certificates and Class X Certificates will pay only interest, in each case, calculated on a notional amount as described in this prospectus supplement.
- (5) The Class PO Certificates and Class R Certificates will pay only principal and are not entitled to distributions of interest.

The certificates represent interests in a pool of fixed rate mortgage loans that are secured by first liens on one- to four-family residential properties.

Credit enhancement will be provided by:

- subordination of the Class B Certificates.

Neither the SEC nor any state securities commission has approved these securities or determined that this prospectus supplement or the base prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

The Attorney General of the State of New York has not passed on or endorsed the merits of this offering. Any representation to the contrary is unlawful.

Bear, Stearns & Co. Inc., as the underwriter, will offer the certificates listed above at varying prices to be determined at the time of sale.

The underwriter will deliver to purchasers of the offered certificates in book-entry form only through the facilities of The Depository Trust Company, Clearstream and Euroclear, in each case, on or about June 29, 2007.

Bear, Stearns & Co. Inc.

The date of this prospectus supplement is June 28, 2007

out, verify whether the property was in good condition and verify that construction, if new, had been substantially completed. The appraisal generally will have been based on prices obtained on recent sales of comparable properties, determined in accordance with Fannie Mae and Freddie Mac guidelines. In certain cases an analysis based on income generated from the property or a replacement cost analysis based on the current cost of constructing or purchasing a similar property may be used.

STATIC POOL INFORMATION

The depositor will provide static pool information, material to this offering, with respect to the experience of the sponsor in securitizing asset pools of the same type at http://www.bearstearns.com/transactions/bsabs_i/bsabs2007-ac5/.

Information provided through the internet address above will not be deemed to be a part of this prospectus supplement, the base prospectus or the registration statement for the securities offered hereby if it relates to any prior securities pool or vintage formed before January 1, 2006, or with respect to the mortgage pool (if applicable) any period before January 1, 2006.

THE ISSUING ENTITY

Bear Stearns Asset Backed Securities I Trust 2007-AC5 is a common law trust formed under the laws of the State of New York pursuant to the Pooling and Servicing Agreement. The Pooling and Servicing Agreement constitutes the “governing instrument” under the laws of the State of New York. After its formation, Bear Stearns Asset Backed Securities I Trust 2007-AC5 will not engage in any activity other than (i) acquiring and holding the mortgage loans and the other assets of the issuing entity and proceeds therefrom, (ii) issuing the certificates, (iii) making payments on the certificates and (iv) engaging in other activities that are necessary, suitable or convenient to accomplish the foregoing or are incidental thereto or connected therewith. The foregoing restrictions are contained in the Pooling and Servicing Agreement.

The assets of Bear Stearns Asset Backed Securities I Trust 2007-AC5 will consist of the mortgage loans and certain related assets.

Bear Stearns Asset Backed Securities I Trust 2007-AC5’s fiscal year end is December 31.

THE DEPOSITOR

The depositor, Bear Stearns Asset Backed Securities I LLC, was formed in the state of Delaware in January 2004, and is a wholly-owned subsidiary of The Bear Stearns Companies Inc. The depositor was organized for the sole purpose of serving as a private secondary mortgage market conduit. The depositor does not have, nor is it expected in the future to have, any significant assets.

The depositor has been serving as a private secondary mortgage market conduit for residential mortgage loans since 2004. As of March 31, 2007, the depositor has been involved in the issuance of securities backed by residential mortgage loans in excess of \$77,949,316,285. In conjunction with the sponsor’s acquisition of mortgage loans, the depositor will execute a mortgage loan purchase agreement through which the loans will be transferred to itself. These loans are subsequently deposited in a common law or statutory trust, described in this prospectus supplement, which will then issue the certificates.

After issuance and registration of the securities contemplated in this prospectus supplement and any supplement hereto, the depositor will have no duties or responsibilities with respect to the pool assets

Prospectus
November 28, 2006



Citicorp Mortgage Securities, Inc.
(Depositor)

CitiMortgage, Inc.
(Sponsor)

CMALT
(CitiMortgage Alternative Loan Trust),
Series 2006-A6 *(Issuing Entity)*
\$492,061,485 (approximate)
Senior and Subordinated
REMIC Pass-Through Certificates

The certificates are backed by pools of residential first-mortgage loans. The certificates represent obligations of the Issuing Entity only, and do not represent obligations of or interests in the Depositor, the Sponsor, or any of their affiliates. Principal and interest on the certificates will be distributed monthly, beginning December 26, 2006. Class IA-2 will benefit from a yield maintenance agreement with Bear Stearns Financial Products Inc.

The Underwriter has committed to purchase all of the offered certificates (other than the ratio-stripped IO class certificates) from the Depositor. The purchase price for the certificates purchased by the Underwriter will be set by the Underwriter or negotiated by the purchaser and the Underwriter at the time of sale. Total proceeds to the Depositor for the certificates purchased by the Underwriter will be approximately \$489,152,641, plus accrued interest from November 1, 2006 to the closing date. The remaining offered certificates will be transferred by the Depositor to the Sponsor as partial consideration for the purchase of the mortgage loans. The Sponsor does not intend to list any of the certificates on a national securities exchange or the Nasdaq Stock Market.

You should read "General risk factors" beginning on page 40 and "Series risk factors" beginning on page 10 before you purchase any certificates.

RBS Greenwich Capital
(Underwriter)

The certificates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of the certificates or passed upon the adequacy or accuracy of this prospectus. Any representation to the contrary is a criminal offense.

- maintain a current inventory and conduct periodic physical inspections of the mortgage files that will enable the Trustee to verify the accuracy of Citibank's record-keeping, inventory and physical possession.

Recording of assignments

CMSI will deliver a mortgage assignment in recordable form or a blanket assignment, which will not be in recordable form, together with a power of attorney empowering the Trustee to act for the originator in preparing, executing, delivering and recording in the Trust's name any instruments for assigning or recording the mortgages.

CMSI will record assignments of the mortgage loans to the Trust after the issuance of the certificates only to the extent required under rating agency guidelines. Recording is not necessary to make the assignment to the Trust effective between the Trustee and the originator or CMSI. However, so long as the Trust is not the mortgagee of record, the Trustee might not be able to enforce the mortgage directly, but may have to act indirectly through the record holder of the mortgage (who will be the originator or an affiliate of the originator). In addition, if any of the originators or CMSI were to sell, assign, satisfy or discharge a mortgage loan before the recording of its assignment to the Trust, the other party to the sale, assignment, satisfaction or discharge might have rights superior to the Trust's. If the originator or CMSI acted without authority, it would be liable to the Trust or the certificate holders. If the originator or CMSI became bankrupt before the assignment to the Trust was recorded, creditors of the originator or CMSI might have rights in the mortgage loan superior to the Trust's.

The Depositor and other affiliates of CitiMortgage

The Depositor, Citicorp Mortgage Securities, Inc.

CMSI, the Depositor, was incorporated in Delaware in 1987. It is not expected that CMSI will have any business operations other than offering mortgage-backed securities and related activities. CMSI is a wholly-owned subsidiary of CitiMortgage. CMSI's principal offices are at 1000 Technology Drive, O'Fallon, Missouri 63368-2240, telephone (636) 261-1313.

Citibank, N.A.

Citibank is a commercial bank offering a wide range of banking services to its customers in the United States and around the world. Citibank's domestic deposits are insured by the Federal Deposit Insurance Corporation (the FDIC).

On October 1, 2006, Citibank (West), FSB, a wholly-owned subsidiary of Citigroup, merged into Citibank. As a result, CitiMortgage, which had been a subsidiary of Citibank (West), FSB, became a subsidiary of Citibank.

Citibank's principal offices are at 399 Park Avenue, New York, New York 10043, telephone (212) 559-1000.

Citigroup Inc.

CitiMortgage, CMSI and Citibank are all wholly-owned subsidiaries of Citigroup, a publicly owned Delaware corporation. Citigroup's principal offices are at 399 Park Avenue, New York, New York 10043, telephone (212) 559-1000. Through its subsidiaries and affiliates, Citigroup is a diversified financial holding company whose businesses provide a broad range of financial services to consumer and corporate customers in over 100 countries and territories.

Third-party originators

The supplement identifies any persons not affiliated with CitiMortgage that originated mortgage loans with an aggregate principal

Prospectus Supplement (to Prospectus dated June 28, 2006)

\$538,605,065
(Approximate)

DLJ Mortgage Capital, Inc.
Sponsor and Seller

Credit Suisse First Boston Mortgage Securities Corp.
Depositor

Wells Fargo Bank, N.A.
Master Servicer

CSMC Mortgage-Backed Trust 2006-6
Issuing Entity

CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-6

You should consider carefully the risk factors beginning on page S-16 in this prospectus supplement and page 5 of the accompanying prospectus.

The certificates will represent ownership interests only in the CSMC Mortgage-Backed Trust 2006-6 and will not represent ownership interests in or obligations of the sponsor, the seller, the servicers, the special servicer, the master servicer, the trust administrator, the trustee, the depositor or any of their affiliates.

This prospectus supplement may be used to offer and sell the certificates offered hereby only if accompanied by the prospectus.

Offered Certificates

Twenty-eight classes of the Series 2006-6 Certificates are being offered hereby. You can find a list of the offered certificates together with their designations, initial class principal balances or initial notional amounts, initial pass-through rates and certain other characteristics on pages S-6 through S-9 of this prospectus supplement. Principal and interest, as applicable, on the offered certificates will be paid monthly. The first expected distribution date is July 25, 2006.

The trust will consist primarily of three groups of one-to-four family residential fixed rate, first lien mortgage loans.

Credit Enhancement

The Group D-B Certificates are subordinate to and provide credit enhancement for the Group 1, Group 2, Group 3, Class D-X and Class D-P Certificates. In addition, each class of Group D-B Certificates is subordinate to and provides credit enhancement for each class of Group D-B Certificates with a lower alphanumerical designation to the extent described in this prospectus supplement.

Credit Suisse Securities (USA) LLC, as underwriter, will buy the offered certificates from Credit Suisse First Boston Mortgage Securities Corp., the depositor, at a price equal to approximately 100.5% of their face value, plus accrued interest, as applicable. The depositor will pay the expenses related to the issuance of the certificates from these proceeds. The underwriter will sell the offered certificates purchased by it from time to time in negotiated transactions at varying prices determined at the time of sale.

The CSMC Mortgage-Backed Trust 2006-6 will make multiple REMIC elections for federal income tax purposes.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved the offered certificates or determined that this prospectus supplement or the prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

Delivery of the offered certificates, other than the Class AR and Class AR-L Certificates, will be made in book-entry form through the facilities of The Depository Trust Company, Clearstream, Luxembourg and the Euroclear System on or about June 29, 2006.

Credit Suisse
Underwriter
June 28, 2006

During fiscal year 2005, the sponsor and its affiliates securitized approximately \$50 billion of residential mortgages.

In the normal course of its securitization program, the sponsor acquires mortgage loans from third party originators and through its affiliates. The sponsor or its affiliates structure securitization transactions in which the mortgage loans are sold to the depositor and the depositor issues the securities supported by the cash flows generated by the mortgage loans and secured by the mortgage loans. The sponsor will make certain representations and warranties to the depositor and the trustee regarding the mortgage loans and if such representations and warranties are breached, the Sponsor may have an obligation to repurchase or substitute such mortgage loans from the depositor (or directly from the trustee). To mitigate these risks, however, to the extent the mortgage loans being securitized have been originated by third parties, the sponsor will generally obtain appropriate representations and warranties from these third parties upon the acquisition of such mortgage loans.

Credit Suisse Financial Corporation (“CSFC”), an affiliate of the sponsor and an originator, is a Delaware corporation. CSFC conducts lending through wholesale loan production offices. CSFC operates more than 2 wholesale loan production offices located in 3 states and makes loans throughout all 50 states and the District of Columbia. CSFC has been originating mortgage loans since 2003.

The principal executive offices of CSFC are located at 302 Carnegie Center, 2nd Floor, Princeton, New Jersey 08540.

THE DEPOSITOR

Credit Suisse First Boston Mortgage Securities Corp., the depositor, was incorporated in the State of Delaware on December 31, 1985, as a wholly-owned subsidiary of First Boston Securities Corporation, the name of which was subsequently changed to Credit Suisse First Boston Securities Corporation, or CSFBSC. CSFBSC, the name of which was subsequently changed to Credit Suisse First Boston Management LLC and more recently to Credit Suisse Management LLC, is an indirect wholly-owned subsidiary of Credit Suisse Holdings (USA), Inc. The principal executive offices of the depositor are located at 11 Madison Avenue, New York, N.Y. 10010. Its telephone number is (212) 325-2000.

The depositor was organized, among other things, for the purposes of establishing trusts, selling beneficial interests in those trusts and acquiring and selling mortgage assets to those trusts. Neither the depositor, its parent nor any of the depositor’s affiliates will ensure or guarantee distributions on the certificates. The mortgage loans will be acquired by the depositor directly or through one or more affiliates.

After issuance of the certificate, the depositor will have no material obligations with respect to the certificates and mortgage loans, other than the (i) the right to appoint a successor trustee or trust administrator upon the resignation or removal of the trustee or trust administrator, as applicable, and (ii) the obligation to indemnify the underwriter against certain liabilities under the Securities Act of 1933, as amended.

THE COUNTERPARTY UNDER THE YIELD MAINTENANCE AGREEMENTS

Credit Suisse International (“CSI”) was incorporated in England and Wales under the Companies Act 1985 on May 9, 1990 with registered no. 2500199 and was re-registered as unlimited under the name “Credit Suisse Financial Products” on July 6, 1990. Its registered office and principal place of business is at One Cabot Square, London E14 4QJ. CSI is an English bank and is regulated as a European Union credit institution by The Financial Services Authority (“FSA”) under the Financial Services and Markets Act 2000. The FSA has issued a scope of permission notice authorizing CSI to carry out specified regulated investment activities. Effective as of March 27, 2000, Credit Suisse Financial Products was renamed “Credit Suisse First Boston International.” Effective as of January 16, 2006, Credit Suisse First Boston International was renamed “Credit Suisse International.” These changes were renamings only.

PROSPECTUS SUPPLEMENT
(to Prospectus dated March 22, 2007)

\$439,565,336 (Approximate)

**Merrill Lynch Alternative Note Asset Trust,
Series 2007-F1**

Issuing Entity

Mortgage Pass-Through Certificates

**Merrill Lynch Mortgage Investors, Inc.
Depositor**

**Merrill Lynch Mortgage Lending, Inc.
Sponsor**

Consider carefully the Risk Factors beginning on page S-13 of this prospectus supplement and Page 1 of the attached prospectus.

The certificates will represent interests in the issuing entity only and will not represent an interest in, or an obligation of, the sponsor, the depositor, the master servicer, the securities administrator or the trustee or any of their affiliates.

Merrill Lynch Alternative Note Asset Trust, Series 2007-F1 will issue:

- sixteen classes of senior certificates;
- six classes of subordinate certificates; and
- one additional class of certificates.

This prospectus supplement and the accompanying prospectus relate only to the offering of certificates listed in the table on page S-1 under and not to the other classes of certificates that will be issued by the issuing entity as described in this prospectus supplement.

The assets of the issuing entity will primarily consist of two groups of conventional, fixed rate, fully amortizing mortgage loans secured by first liens on one- to four-family residential properties, a substantial majority of which have original terms to maturity of 15 or 30 years and generally provide for monthly payments of interest but no payments of principal for the first five, ten or fourteen years after their origination, and which have the additional characteristics described in “*Description of the Mortgage Groups*” in this prospectus supplement.

Principal and interest will be payable monthly, as described in this prospectus supplement. The first expected distribution date will be April 25, 2007. Credit enhancement for the offered certificates includes shifting interest, subordination and loss allocation features.

The certificates offered by this prospectus supplement will be purchased by Merrill Lynch, Pierce, Fenner & Smith Incorporated, as underwriter, from Merrill Lynch Mortgage Investors, Inc., as depositor, and are being offered by the underwriter from time to time for sale to the public in negotiated transactions or otherwise at varying prices to be determined at the time of sale. The underwriter has the right to reject any order. Proceeds to Merrill Lynch Mortgage Investors, Inc. from the sale of these certificates will be approximately 101.98% of their initial principal balance before deducting expenses, which are estimated at \$500,000. See “*Method of Distribution*” herein.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved the certificates or determined that this prospectus supplement or the accompanying prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

On or about March 26, 2007, delivery of the certificates offered by this prospectus supplement will be made through the book-entry facilities of The Depository Trust Company, Clearstream Banking, société anonyme and the Euroclear System.

Merrill Lynch & Co.

March 23, 2007

applicable insurance policy. See “Certain Legal Aspects of Mortgage Loans—Due-on-Sale Clauses” and “Description of the Agreements—Due-on-Sale Provisions.”

The Depositor

Merrill Lynch Mortgage Investors, Inc., the Depositor, is a direct wholly-owned subsidiary of Merrill Lynch Mortgage Capital Inc. and was incorporated in the State of Delaware on June 13, 1986. The principal executive offices of the Depositor are located at 250 Vesey Street, World Financial Center, North Tower, 10th Floor, New York, New York 10218-1310. Its telephone number is (212) 449-0357.

The Depositor’s principal business is to acquire, hold and/or sell or otherwise dispose of cash flow assets, usually in connection with the securitization of that asset. The Depositor does not have, nor is it expected in the future to have, any significant assets.

Description of the Securities

General

The certificates of each series (including any class of certificates not offered hereby) (collectively, the “Certificates”) will represent the entire beneficial ownership interest in the Trust Fund created pursuant to the related Agreement. If a series of Securities includes Notes, such Notes will represent indebtedness of the related Trust Fund and will be issued and secured pursuant to an indenture (an “Indenture”). Each series of Securities will consist of one or more classes of Securities that may:

- (i) provide for the accrual of interest thereon based on fixed, variable or adjustable rates;
- (ii) be senior (collectively, “Senior Securities”) or subordinate (collectively, “Subordinate Securities”) to one or more other classes of Securities in respect of certain distributions on the Securities;
- (iii) be entitled to principal distributions, with disproportionately low, nominal or no interest distributions (collectively, “Stripped Principal Securities”);
- (iv) be entitled to interest distributions, with disproportionately low, nominal or no principal distributions (collectively, “Stripped Interest Securities”);
- (v) provide for distributions of accrued interest thereon commencing only following the occurrence of certain events, such as the retirement of one or more other classes of Securities of such series (collectively, “Accrual Securities”);
- (vi) provide for payments of principal as described in the related Prospectus Supplement, from all or only a portion of the Assets in such Trust Fund, to the extent of available funds, in each case as described in the related Prospectus Supplement; and/or
- (vii) provide for distributions based on a combination of two or more components thereof with one or more of the characteristics described in this paragraph including a Stripped Principal Security component and a Stripped Interest Security component.

If so specified in the related Prospectus Supplement, distributions on one or more classes of a series of Securities may be limited to collections from a designated portion of the Mortgage Loans in the related Mortgage Pool (each such portion of Mortgage Loans, a “Mortgage Loan Group”). Any such classes may include classes of Offered Securities.

Each class of Offered Securities of a series will be issued in minimum denominations corresponding to the Security Balances or, in case of Stripped Interest Securities, notional amounts or percentage interests specified in the related Prospectus Supplement. The transfer of any Offered Securities may be registered and such Securities may be exchanged without the payment of any service charge payable in connection with such registration of transfer or exchange, but the Depositor or the Trustee or any agent